The Times-Dispatch.

Published Daily and Weekly

At No. 4 North Tenth Street, Richmond, Va. Entered January 27, 1903, at Richmond, Va. as second-class matter, under Act of Congress of March 3,

The DAILY TIMES-DISPATCH is sold at 2 cents a copy.

The SUNDAY TIMES-DISPATCH IS

sold at 5 cents a copy. The DAILY TIMES-DISPATCH by mail-50 cents a month; \$5.00 a year; \$2.50 for six months; \$1.50 for three

The SUNDAY TIMES-DISPATCH by

The DAILY TIMES-DISPATCH, cluding Sunday, in Richmond and Manchester, by carrier, 12 cents per week or 50 cents per month.

The SUNDAY TIMES-DISPATCH, by carrier, 5 cents per week.

The WEEKLY TIMES-DISPATCH,

\$1.00 a year.

All Unsigned Communications will be rejected.

Rejected Communications will not be returned unless accompanied by stamps. Up-Town Office at T. A. Miller's, No. 519 East Broad Street.

TUESDAY, NOVEMBER 24, 1903.

Primary Bill, So-Called. The Keezell-Barksdale bill "To pro-

vide for primary elections" is improperly named. It is not a primary election bill. It is a bill to provide for party conventions and the manner of selecting delegates to such conventions. Under it the people will not be permitted to vote directly for candidates for Governor or other State officers, for Representatives in Congress, or for Senators in Congress. In all State contests delegates from the cities and counties are to be chosen by primary elections to a State convention, and instructed to vote for this or that candidate, but the convention will make the nomination. The same rule applies to Representatives in Congress, except that conventions will be held in each district, the delegates to be chosen by primary and instructed. In the case of United States Sensiors, it is provided that "in any primary election held to select the candidate of the party to be voted for United States Senator by the members of such party in the General Assembly, the names of all candidates for United States Senator shall be printed on the same ballot as the candidates for State Senator and House of Delegates, and the election shall be governed by the same conditions as are prescribed as to such officers under the provisions of this act, and the person receiving the highest number of votes in the senatorial or House district for United States Senator shall be deemed the choice of his party and the nominees for the Senata or House district shall be considered as instructed accordingly."

Now, it is provided in the first clause of the bill that whenever, under authority of a convention of political party, the State Comittee, or other body having such authority, in said political party, orders a primary election to ascertain the choice of the members of any political party for any office to be elected by the people of the State, or any political subdivision thereof, or to ascertain the wishes of the people as to a candidate of that party to be voted for by the General Assembly of Virginia for United States Senator, any such primary shall be conducted under the provisions of this

It would appear, therefore, that if this bill should be passed, it would be unginia to hold a primary election to vote directly for candidates for Governor or other State officer, for a Representative in Congress, or for a UnitentSdetmfwyp in Congress, or for a United States Senntor in Congress. If that is true, the Keczell-Barksdale measure should be entitled. "a bill to prohibit primary elec-

For Good Roads.

A committee of Baltimore men have formulated a road bill to be submitted to the next Legislature, as we learn from the Baltimore Sun.

"The bill provides," says the Sun, "for an appropriation of \$100,000 from the State Treasury, out of which one-half the cost of roads constructed of proper road material, according to the manner prescribed in the bill, is to be paid. Of the remainder 10 per cent, of the whole cost may be paid by the owners of abutting property and 40 per cent, of the whole cost by the county, or 59 per cent. of the whole may be paid by the county. It seems to be missioners whether the State appropriation shall be applied for."

We should not be surprised to see some such measure adopted by Virginia within the next several years. Our tax rate has been temporarily reduced from 40 cents on the hundred dellars to 35 cents on the hundred dollars, 5 cents of which is for pensions. Yet by reason of the large, increase in the taxes from railroad cor-porations, the State will be able to meet the interest on the public debt and all current expenses without any sort of embarrassmnt. From this it appears that within the next few years by restoring the tax rate to what it formerly was, or at the most by increasing the tax rate to say 45 cents on the hundred dollurs, the State would have a considerable surplus of revenue which could be appropriated to the improvement of the public roads. If the State would agree to give to each county a sum of money this purpose on condition that an equal sum be raised by the county, there would be a great stimulous to road build-

countles have generally responded and as the result the public school fund has been doubled, and the probability is that the nerease from local taxation will be more and more from year to year.

But to return to the question of public roads, the State should at least have road commission with a competent engineering force and should plan and map out and supervise the road work in the several counties. The counties of Virrinia have been expending large sums of money on their roads, but in many cases the work has not been done intelligently and the improvement was not permanent. It would be a great step forward if the State would furnish engineers to supervise the work of road making in the countles.

Southern Railroads.

The New York Evening Post says that no securities company controlled a situation so completely judging by present appearances as the Southern Railway Company now dominates the territory of the South-East, Louisville and Nashville, as is well known, as absolutely in the control of the Atlantic Coast Line, which, in turn is friendly to the Southern Railway, and the Post points out that interests closely connected with the latter are upon the new Scaboard directorate, in company with the representatives of the Rock Island system. It further says the Illinois Central management is friendly with all, and that the management of the Southern Railway, which is the leading spirit of the whole, is vested in a voting trust, with Mr. J. P. Morgan and his policy in control.

The Seaboard as an independent road, has always been a source of anxiety to the other railroads of the South. For some time past the Scaboard had been giving no trouble in the matter of rates, but when it got into difficulties the other Southern roads were very uneasy lest the road should go into the hands of a receiver, for nobody knows what a receiver may do, and there was a sigh of relief among the managers of the Southern, the Coast Line and the Louisville and Nashville, when it was announced that the Seaboard had succeeded in making its financial arrangements.

President Williams has time and again stated that the Scaboard is to remain an independent line, and it has been denied by him and by Mr. Harry Walters, of the Coast Line, that the road has passed into the hands of the Southern Railway. That is true, for neither the Southern Railway, nor the Atlantic Coast Line can, under the laws of South Carolina, own the Seaboard road. But the New York Evening Post is doubtless correct in saying that under this new arrangement, a community of interests will be established among the four principal railroads of the South, and hereafter they will fork harmoniously together. This does not mean that there will be competition between these roads. Competition will be active, and each road will do the best it can to secure business. But it does mean in our opinion, that there will be no more disastrous rate cutting, and it is also our opinion that this is in the interest both of the railroads concerned and of the general public. A uniform rate is what the public wants, provided the rate be reasonable. It is also to be considered that the railroads are most mportant factors in the development of the South, and they are in themselves great industries. They give employment to large numbers of men, and when they are prosperous the country which they pass is benefited. Some people seem to think that it makes little difference to the general public whether the railroads are presperous or not, But one might as well say that it makes no difference to the general public whether or not any others of the large industries of the land, are

The recent Seaboard deal has cleared the atmosphere and put the entire railway affairs of the South in a much better

prosperous.

Captain Carter.

"Captain" Oberlin Carter, formerly of the U. S. A., will be discharged from Fort Leavenworth prison this week, He was convicted of corrupt practices in conthe Savannah River, where he represented the government as engineer in charge,

It is said Carter will proceed to prostcute his accusers as soon as he gets out, and that in that way he hopes to establish his innocence of the crimes of which he was convicted. If he can do so, it is his right, of course; but thousands of other prisoners have said the same thing.

There have been boys, too, who swore they would "lick" their school masters when they had passed from juvenilty to man's estate. Likewise there have been soldiers who solemnly resolved that they would kill their captains, as soon as the war was over. It is possible that some unpopular officers have fallen from shots aimed by their own men, it is within the bounds of probability that some teacher may have been chastised by a revengeful youth grown to man's estate, but, as a rule threatened folks live a long time. We doubt if Carter's accusers will trem-

ble much when he gets his liberty.

Captain Carter was a handsome, highly educated, popular and much trusted officer when he got into trouble. He had, however, contracted the habit of living high and spending freely and his salary was not sufficient to enable him to "swell" us he desired. And so he put himself under obligations to contractors, and from that badness he went to worse. The result was that he was detected, tried, found gony, and made to serve out a term in

prison, though he appealed to every sort of court upon every sort of plea. It is a distressing case but the moral it points is plain.

______ Fever in Colleges.

Typhoid fever has recently made its ap-

suffered in the same way, and the cause is mysterious. Dr. McBryds, of the Virginia Polytechnic Institute, at Blacksburg, says that almost invariably some of the hoys" coming to that institution from malarial sections develop fever af-

ter arriving.
Whatever the cause, the greatest care must be exercised by our lastitutions of learning to prevent these outbreaks of disease. An epidemic of fover in any Vircollege not only breaks into the work of that institution, but brings other institutions more or less under suspicion, and causes general tineasiness on the part of parents. It would, indeed, seem that the colleges and universities of the State, which are the seat of science, should be able to discover the be able to discover the cause and the remedy. It is a matter of grave concern to our educational institutions, and should receive the attention

Bradley Johnson is but recently dead, and now General George H. Steuart has joined the great majority. He was seventy-six years of age and died at his home in Anne Arundel county, Md., Sunday, The interment will be made in Baltimore. General Steuart was a West Point graduate, and resigned from the United States army in 1861, and cast his lot with the Bouth, and rose to the rank of brigadiergeneral. He was in most of the great battles in Virginia, and is affectionately remembered by thousands of Confederate

Cardinal Gibbons has issued the following proclamation to the clergy of the arch dionese:

The reverend clorgy are kindly requested to signalize Thanksgiving Day by some appropriate service suitable to their con-

The Bullimore Sun says it is only within the past few years that Thanksgiving Day has been observed in the Catholic Church in the South, and Cardinal Gibbons' proclamation is somothing of an

Richmond's next municipal primary and general election will be interesting, not to say, sensational, but you will not be able to vote in either of them unless you have paid your State polt tax. Remember that and "interview City Treasurer Phillips this month, unless you have done so already.

Don't forget this. If you do, there will be a joke on you next spring.

It is the State poll tax that you must pay, and you must pay it to City Treasurer Phillips, or one of his deputies.

Louisville's fire department needs reorganization if it be true that some of its members are in the habit of looting houses on fire. And "cool" fellows they must be, since two of them are reported to have tried on shoes and found they were fits before they deigned to carry them off.

English law requires the owner of lost lewels to reward the finder to the extent of twenty per cent, of the value of the vols. Such a law as that in this country would soon start up an entirely new industry. The "finder" would first see to it that the jewels were lost.

The New Orleans Times-Democrat has perhaps hit it just right with the statement that "the Southern people want the canal, and they don't care much how

Why should there be any panic anywhere around in this country? There is a plenty to eat and to trade on, and somebody got the money the other fellows lost on stocks.

Panama can have a real enthusiastic Thanksgiving Day if Uncle Sam will agree to stand by and see it well done and permit no interruption by spiteful neighbors.

Turkeys, cranberries, foot-ball and chrysanthemums go to make up the modern Thanksgiving Day. The thanking part of it seems to be obsolete.

On Sunday last a Northern preacher preached a sermon on the tariff. He should have taken for his text, "Thou

Of course, this country must guarantee naction with the government work on the independence of Panama, It started the independence fever among the Pan

> A cold spell that does not bring along snow a foot or two deep is not the kind of a cold snap to please the average

> Mrs. Susan G. Hayton died recently in Lincoln, Neb., aged ninety-eight years, She was born in Spotsylvania county, Va. The Confederate Soldiers' Home at

> Beauvoir, Miss., is to be opened and occupied on Tuesday, December 1st. The men who burn the midnight oil are the men who save the country, at least

that is what J. D. Rockefeller thinks. The bold proposition to repeal the Barksdale pure elections law seems to be subject to early repeal itself.

Mrs. Nation does not go to jail any Being an actress now, she has money to pay her fines.

With a Comment or Two.

No less than 5,63 enlisted inon are said to have descrited from the regular army last year. Some of the officers will feel like following their example if the Fresident doesn't descrit General Wood.— Florida Times-Union. But the President, like Senator Hanna, is something of a "stand patter."

A correspondent is informed that there are ninety members of the Senate; thirty-three Democrats and fitty-seven varieties of the publicans—Washington Post.

That's all right to put it that way on paper, but when it comes down to voting logether on any proposition affecting purity diciplies, it is afty-seven Republicans and thirty-three varieties of Democrats. When it gets to be otherwise, we'll have some hope of Democratic supremacy.—Chattanooga Times.

There's much truth and a lesson worthy of prompt attention in that reply.

Ing in Virginia.

This principle has been adopted in our public school system. The State appropriates so much money to each county for public school purposes, and gives each county the privilege of raising an additional sum out of local taxation. The Several of the Virginia colleges have

_+++++++++++++++++++++++++++++ You Can WITNESS

scores of the most critical dressers in Richmond finding complete satisfaction in and adopting the Burk vantage of others should be likewise to it over.

Choice Suits. \$7.50 to \$25.50 Choice Overcoats,

\$7.20 to \$30.00 Burk & Co. 1003 E. Main.

> **1404640**060666666666666 Trend of Thought In Dixie Land

Birmingham News: Mr. Bryan says he is merely an onlooker in the political discussion going on in England. If he would only do likewise when he comes home the Democratic party would be better off.

Columbia State: Panama reminds one of a small urchin who peeps out from behind shis father's coat-tails and makes faces at his mother, who wants to give him a spanking. If the old man would get out of the way, wouldn't the dust fiv?

Memphis Commercial-Appeal: It is all right to reward great services with prompt promotion, but General Wood's career has been all promotion and no services to smount to anything.

Atlanta Constitution: An overhauling Atlanta Constitution: An overnaming of the documents of our past dealings with Colombia under the treaty of 1846 plainly shows that our action in this case is fully in line with our rights and that we owe no apology to anybody for recognizing the assertion and creation by Panama of her inalienable right to set up an independent government capable of self-maintenance.

Mobile Register: The politicians new, as aforetime, think the idea of Mr. Cleveland being renominated for President by the Democrats is almost beneath their contempt. They are expressing themselves in hoots of derision. They should be more careful. The people do the nominating. The hooters may in turn find themselves derided.

A Few Foreign Facts.

An Irish woman, Miss Douglass, has been appointed to the post of horticultural lecturer by the County Council of Louth, the first woman appointed to such a post in Ireland, and over men competitors.

President Koch, of the German Reichsbank, Berlin, has just celebrated the semicontenary of the beginning of his official career. Emperor William conferred on him the Order of the Red Eagle of the First Class.

Tobacco is both cultivated and consumed on a larger scale in Japan. The plant was introduced by the Portugese in the seventeenth century, and the trade in it is a government monopoly. Tobacco it almost universally used in a small pipo.

The bronze statue of Cecil Rhodes which was recently completed at Fulham, England, for shipment to South Africa is one of the largest ever cast in England. It is 14 feet high and weighs over five tons.

German scholars are noted for their longevity, but few even of them retain their mental powers as long as Professor Edward Zeller, who, at the age of 89, has just brought out the last volume of the rourth edition of his history of Greek paniosophy, with 63 pages added.

Short Talks to the Legislature.

Blackstone Courier:
The bill introduced in the Legislature to legalize primaries is all right on the whole. Every effort should be hade to lare these above suspicion, whether they be by ballot or by mass-meetings.

Norfolk Virginian-Pilot: We do not wish to be unduly skeptical, nor even by intimation cast asper sions upon the Legislature. But we have reason to seriously doubt that the present General Assembly can handle the syster problem without letting down the Lars for Jobbery. For jobbery is in the air, and some of it, there is reason to believe, comes closer home to the Legislature than some of its members may be aware

South Boston News:
We do not claim that the present pure elections law is absolutely perfect. We do say that it is a thousand times etter than all the other election laws which have preceded it, and that it worked splendidly on the last November election, it can be made stronger, more stringent and better, and, if possible, it should be. But repeal it—never!

Bouthside Democrat:

To repeal the Barksdale law because some men will violate it would be no more defensible than to repeal all other penal laws begause men will violate them. The right policy for all Democrats to pursue is harmony and honesty; the primary plan seems to us designed to promote the former and the Barksdale law the latter. So lot's try them long enough to be fully satisfied as to their efficiency and not berate about conditions so much to be desired.

of Gettysburg, in which he says that "the Richmond papers, groping in the orik, attributed the heartrending disasten to the failure of the other troops engaged to support Pickett's division," viz. Petitigrows afficialing and that "General Pickett and his staff were well to the rear, to the right of the column composed of his own division, &c." Having been at that time by the side of General Pickett, and knowing this statement to be incorrect, as well as an unjust reflection on General Pickett, I feel it a duty I owe to his illustrious name and leadership, as well as to the history of oir Southern cause, to refute the same, and give the facts of that intrepid charge, which I can also prove by many eyewitnesses, and participants in that fight, in which the gentleman named above could not have taken part, or If he did, was not in the front where Pickett was. It is true, Ont General Pickett was. It is true, Ont General Pickett's staff was not with him in the charge, but I, as his courier, was with him throughout. His staff was at some other point, but General Pickett was with his men, a few feet in the rear of the advancing column during the fight. He gave the last command given on the field in person, which was: "Forward, double quick! Boys, give them a cheer!" He then rode some distance along the line of his men, dismounted, and went in a left oblique direction, and mounted again, and followed his men. How near he went to the enemy's line I cannot with accuracy say, but I know he went within a short distance of II.

During the charge across the field, here

ed his men. How near he went to the enemy's line I cannot with accuracy say, but I know he went within a short distance of R.

During the charge across the field, he kept his ope on the left, never looking for a moment to the right of column, showing that he feared the left. In regard to his first report of the battle to General R. E. Lee, which was returned by General Lee, with the request that it be modified, General Pickett throw the blame on Pettigrow's division, because he afterward said that General Lee had put on his left "a division that was whipped the day before." General Pickett knowing that Pettigrow's division had had a hard fought battle the day before, and were had up used up, and were in no condition to support him in a charge that was unparaleiled in the annais of war. General Pickett knew that McLaw's division was held in reserve, which was necessary should there be a defeat, and, as soon as the left gave way, he sent after reinforcements. It was knewn by overy one on the field that Pettigrow's would have carried the day.

I have the highest respect for the gallantry and bravery of the North Carolina troops, some of whom fought bravely under General Pickett, Lt. Mat. Ransom's herofc brigade and General Clingman, who held back Butler's forces around Petersburg, with three regiments, and the many others of the North Carolina, who honored their State and the South, but in the interest of truth and history, and in defense of the immortal name of Pickett, I am constrained to write this in honor of the dead here, who ennot now defend himself, but who is entitled to the praise and gratitude of the land he served, and the admiration of all the brave of the word.

THOS. R. FRIEND.

Portwalthall, Va., Nov. 20, 1963.

THOS. R. FRIEND. Portwalthall, Va., Nov. 20, 1903.

MUNICIPAL INSURANCE. This Subject Discussed by a Well-

Known Insurance Man.

Known Insurance Man.

In The Times-Dispatch of the 15th of November was presented an interesting communication from Mr. James P. Harrison, of Danville, on "Municipal Insurance." At our request a prominent surance." At our request a prominent analyzed the communication and pointed out what he conceives to be the good features and the bad features of Mr. Harrison's plan. He says:

If the suggestions of Mr. Harrison were put into effect at Richmond, for example, it would probably prove, as he maintains, a fortunate thing for the insurance companies, but might prove very disastrous for the public, and would not likely be continued beyond the time when one single year of abnormal loss experience was sustained.

The public are now co-insurers just

likely be continued beyond the time when one single year of abnormal loss experience was sustained.

The public are now co-insurers just as effectively as they would be under Mr. Harrison's plan, with the single exception that the fire insurance tax is voluntarily assumed by the owners of property, when, under his plan, it would be compulsory. Wheevar undertakes to furnish indemnity for loss or damage, whether it be the general government, the State, the municipality, or corporation or individual by contract, in order to continue such indomnity from year to year, must be under the necessity of procuring, by the levy of a tax sufficient to produce it a sum adequate to pay both the losses sustained and the expense of the conduct of the business. If the tax were levied and collected by the government for the purpose of providing indemnity, just as it is now levied and collected for the expenses of government, there might result a slight reduction of the present average cost, for the reason that it would be levied against all property existing not now insured at ali, and it is possible, though not very probable, that governmental machinery for collection of the insurance tax and adjustment and payment of indemnity to the extent of loss or damage sustained by fire might be more economical than the expense of the present methods.

There would be, of course, the advantage that the faith of the whole people pledged was tho security for the payment of the losses, whereas now capital thazard, chiefly provided through the medium of joint stock companies, is the basis of security, and that capital must be withdrawn and seek employment in other channels of trade.

The arm of government in the work of inspection, enforcing correction of physical addects and prosecution for fraud

other channels of trade.

The arm of government in the work of inspection, enforcing correction of physical defects and prosecution for fraud would undoubtedly be more effective and produce a better result than the present methods of corporation inspection and supervision.

ent methods of corporation inspection and supervision. In the business of insurance no man can sak, "Am I my brother's keeper?" for the whole loss occasioned by fire, whether happening from fraud or causes preventable, or apparently beyond control, is ultimately sustained, not by the stockholder of the insurance company, but by the property owner whose property remains undamaged and who seeks indemnity on it against loss or damage to him. His intenest in the burned property is like the fellow's hat in the expense, he may not see it, but it is thereall the same.

Time's Ripe to Begin Selecting Your Christmas Gifts

Preparations for Kinas gifts are busily going on in thousands of homes. Christmas is nearer than some of us realize. The shortening days of November and December fly fast.

Gift making is a difficult task unless there are large and suggestive stocks from which to select. Last season we could hardly do justice to the buyers who crowded this handsome store. This season finds us in a position to do justice all around-to our patrons, ourselves and

We have good reason to believe that our old customers will come back and the many new ones gained this past year-others we hope to gain-will all make their Christmas purchases here.

Why not select your gift now? The store is not so crowded and you can inspect our stock at leisure. We extend to you the courtesies of our credit system, if you wish,

Bome Gift Hints-Signet Rings, \$2 up; Diamond Rings, \$10 up.

Bracelete, \$1 up; Watches, \$5 up.

Opera Glasses, \$5 up; Chatelaines, \$2 up; Chains, Etc. One visit will convince you of the beauty of our goods and that our prices are lower than goods of like quality, can be bought elsewhere.

Schwarzschild Bros.

Richmond's Leading Jewelers.

POEMS YOU OUGHT TO KNOW

Whatever your occupation may be, and however crowded your hours with affairs, do not fail to secure at least a few minutes every day for refreshment of your inner life with a bit of poetry.—Prof. Charles Eliot

No. 38.

The Graves of a Household.

By MRS. HEMANS.

Felecia Dorothea Browne was born in Liverpool September 25, 1793. She published her fret poems in 1898, and in 1812 she was married to Captain Homans, dying May 18, 1835 at Dublin. Mrs Homans is perhaps best known to-day by Casabianca, but the poem we publish this morning gives a far better idea of her work.



HEY grew in beauty side by side, They filled one home with give, Their graves are severed far and wide, By mount, and stream, and sea.

The same fond mother bent at night O'er each fair sleeping brow, She had each folded flower in sight-Where are those dreamers now?

> One midst the forests of the West, By a dark stream, is laid; The Indian knows his place of rest Far in the cedar shade. The sea, the blue lone sea, hath one. He lies where pearls lie deep, He was the loved of all, yet none O'er his low bed may weep.

One sleeps where Southern vines are drest Above the noble slain; He wrapt his colors round his breast On a blood-red field of Spain. And one-o'er her the myrtle showers Its leaves, by soft winds fanned; She faded midst Italian flowers, The last of that bright band.

And, parted thus, they rest-who played Beneath the same green tree, Whose voices mingled as they prayed Around one parent knee! They that with smiles lit up the hall, And cheered with song the hearth,-Alas for love if thou wert all. And nought beyond, oh earth,



This series began in the Times-Dispatch Sunday Oct. 11, 1903. One is published

the public could be induced to adopt his

plans.
The loss ratio in the United States is
the greatest of any section of the world, The loss ratio in the United States is the greatest of any section of the world, it being about twelve times as great as that of France; nearly eight times as great as that of Germany, and five times as great as that of Germany, and five times as great as that of England. There can be no doubt that the great variety of legislation restricting the right of contract has contributed very materially to the high rate of the tax for indeminity in the United States. In the European countries, particularly those where the insurance cost is smallest, there are no valued policy laws, no anti-co-insurance statutes, no anti-compact laws; insurance contracts are left entirely to the freedom of the parties thereto, and co-insurance, instead of being prohibited, is compulsory in nearly all instances. The making of uniform rates is encouraged as a matter of protection and fair treatment to both the assured and the companies, and instead of valued policy laws, the public and the courts streamously hold to the principle that insurance contracts are for indemnity only, and under no circumstances should lead to profit.

to profit.

where the General Was During the Battle of Gettysburg.

Where the General Was During the Battle of Gettysburg.

Where the General Was During General George E. Pickett at the battle of Gettysburg.

Where the General Was During the conduct of General George E. Pickett at the battle b

The Largest and Finest

Chrysanthemums

For Thanksgiving at Hammond's

107 E. Broad.

suggested to the committee that the present fire department of Richmond be systematically organized as a corps of inspectors, detailed to make house to hourse inspector, each inspect or charged with the authority of the law to compel removal of physical defects and enforcing rules against untidiness and negligence, but nothing came of that suggestion. This plan has been tried with most gratifying results in the city of Cincinnati, and we are advised that Salem, North Carolina, where it is part of the religious practice of the Moravian inhabitants to make systematic inspection of premises, the loss ratio for nearly a contury has been inconsiderable; while in Winston, N. C., immediately contiguous, the loss experience since the establishinent of that city has been quile heavy, no such inspection practice being, followed in Winston.

